

**ABSTRACT OF THE DISCLOSURE**

- 5 A retail payment device such as a smart credit card includes a substrate, with a processor disposed on the substrate. An activatable/deactivatable communication unit is connected to the processor, and an activation unit, a code generator, and a deactivation unit are also connected to the processor. The communication unit is configured to be disabled until an authorized activation action is provided by the activation unit, which actuates the processor to activate the communication unit.

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